

# EXHIBIT 46

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE

In re )  
RS FIT NH LLC, ) Chapter 11  
 ) Case No.: 20-11558 (KBO)  
Debtor. ) (Jointly Administered)

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24 HOUR FITNESS WORLDWIDE, INC., )  
Plaintiff, )  
vs ) Adv. Proc. No.:  
 ) 20-51051 (KBO)  
CONTINENTAL CASUALTY COMPANY; )  
ENDURANCE AMERICAN SPECIALTY )  
INSURANCE COMPANY; et al., )  
Defendants. )

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VIDEOTAPED EXPERT DEPOSITION OF  
DR. ALEXIS SAUER-BUDGE

August 25, 2023  
9:11 a.m.

DLA Piper  
33 Arch Street, No. 26  
Boston, Massachusetts

Deborah J. Bateman, Court Reporter

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WITNESS: DR. ALEXIS SAUER-BUDGE  
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<p style="text-align: right;">Page 7</p> <p>1 QBE Specialty Insurance Company and General Security</p> <p>2 Indemnity Company of Arizona.</p> <p>3 MS. MCDONNELL: Marlie McDonnell of Clyde &amp;</p> <p>4 Co. on behalf of Defendant Allianz.</p> <p>5 MR. WHANG: Calvin Whang for -- with Selman</p> <p>6 Leichenger with -- on behalf of Allied World.</p> <p>7</p> <p>8 DR. ALEXIS SAUER-BUDGE, having been first</p> <p>9 satisfactorily identified and duly sworn, testified as</p> <p>10 follows:</p> <p>11</p> <p>12 EXAMINATION</p> <p>13 BY MR. WEISS:</p> <p>14 Q. Good morning, Doctor. My name is David Weiss</p> <p>15 from Reed Smith. I represent the plaintiff in this</p> <p>16 action. Have you given a deposition before?</p> <p>17 A. I have.</p> <p>18 Q. On approximately how many occasions?</p> <p>19 A. Seven, I think.</p> <p>20 Q. Have you testified in court before?</p> <p>21 A. I have.</p> <p>22 Q. On approximately how many occasions?</p> <p>23 A. One.</p> <p>24 Q. Were the -- all the prior depositions that</p>	<p style="text-align: right;">Page 8</p> <p>1 you've given in the context of you being an expert</p> <p>2 witness?</p> <p>3 A. Yes.</p> <p>4 Q. And the same for your court testimony?</p> <p>5 A. Yes.</p> <p>6 Q. Okay. I'll go through some deposition ground</p> <p>7 rules just so that we're on the same page.</p> <p>8 First of all, do you understand that you're</p> <p>9 under oath?</p> <p>10 A. I do.</p> <p>11 Q. Do you understand the oath that you've taken</p> <p>12 has the same effect as if you were testifying in court?</p> <p>13 A. Yes.</p> <p>14 Q. The court reporter will be taking down the</p> <p>15 testimony today, and there'll be -- besides you and me,</p> <p>16 there may be other people in the room talking. Counsel</p> <p>17 might raise objections. So it's important that we not</p> <p>18 talk over one another. Are you okay with that?</p> <p>19 A. Of course.</p> <p>20 Q. Yeah. So if you'll just wait for me to finish</p> <p>21 my question before you answer, and I'll try to wait for</p> <p>22 you to finish your answer before you -- before I ask my</p> <p>23 next question, and we be mindful of counsel, everybody in</p> <p>24 the room would have a better day, and -- including the</p>

2 (Pages 5 to 8)

<p style="text-align: right;">Page 105</p> <p>1 greater than or equal to six feet apart. In addition,  2 facilities should provide engineering and administrative  3 controls including improving ventilation, enforcing  4 physical distancing, increasing opportunities for hand  5 hygiene, and reminding all employees and patrons to (1)  6 isolate when experiencing COVID-like systems or after  7 receiving a positive SARS-CoV-2 test; and (2) quarantine  8 after a potential exposure to SARS-CoV-2 and while  9 awaiting test results. Conducting exercise activities  10 entirely outdoors or virtually could further reduce  11 SARS-CoV-2 transmission risk." Do you see all of that?  12 A. I do.  13 Q. Would you consider those statements to be  14 outside of the -- outside of your opinions in this case?  15 A. Yes.  16 MR. WEISS: Okay. Let's go to 10.  17 (Exhibit No. 13, Bae Article marked for  18 identification)  19 Q. So Exhibit 13 is an article titled  20 "Epidemiological Characteristics of COVID-19 Outbreak at  21 Fitness Centers in Cheonan, Korea." And it was accepted  22 July 31, 2020. Is this another article that's listed in  23 your Appendix C?  24 A. Yes, it is.</p>	<p style="text-align: right;">Page 106</p> <p>1 Q. This was one of the articles that you found in  2 your review of articles about incidents of fitness clubs?  3 A. Yes, that's correct.  4 Q. On page 2 of 9, in the third paragraph towards  5 the middle, it says, "However, considering that COVID-19  6 is transmitted by droplet and fomites, high-impact group  7 exercise in a confined indoor spaces, such as a Zumba  8 class, could provide an environment prone to easy  9 transmission of SARS-CoV-2 infection as the droplets  10 produced by exhalation or cough of a patient during the  11 exercise have higher chance of reaching the nose, mouth,  12 or eye of other class participants directly, as well as  13 remaining on the surface of the exercise equipment and  14 later transmitted by contact." Do you see that?  15 A. Yes.  16 Q. Do you agree that exercise -- high-impact  17 group exercise in a confined indoor space could provide  18 an environment prone to the easy transmission of  19 SARS-CoV-2?  20 MS. MANZO: Objection to form.  21 A. Opinions regarding transmission are outside of  22 my scope of assignment in this case.  23 Q. Do you have any opinions as -- well, strike  24 that.</p>
<p style="text-align: right;">Page 107</p> <p>1 There's a statement in here that droplets  2 produced by exhalation or a cough of a patient could  3 remain on the surface of the exercise equipment and later  4 be transmitted by contact. Do you see that?  5 A. Yes. I'm not sure if it's -- "patient" is the  6 correct word, but somebody infected, yes.  7 Q. Okay. And do you have an opinion as to  8 whether droplets exhaled by an infected person could  9 remain on the surface of exercise equipment and later be  10 transmitted to someone else?  11 A. So only in regards to the -- what happens to  12 the SARS-CoV-2 virus on the surface and how long it may  13 be there. Not necessarily the part, which was the second  14 part of your question, transmission to a person.  15 Q. Okay. So you have an opinion -- your opinions  16 relate to what happens when the virus reaches the surface  17 and how it interacts with the surface; correct?  18 A. That's correct, yes.  19 Q. And you have opinions regarding how long the  20 virus might stay infectious on the surface; is that  21 correct?  22 A. Yes, that's correct.  23 Q. During the time that the virus remains  24 infectious on the surface, do you have an opinion as to</p>	<p style="text-align: right;">Page 108</p> <p>1 whether that infectious virus could be transmitted to  2 another person?  3 A. No.  4 MR. WEISS: Let's mark -- do 11.  5 (Exhibit No. 14, Anderson Article marked for  6 identification)  7 Q. Exhibit 14 is another article titled "An  8 Outbreak of COVID-19 Associated With a Fitness Centre in  9 Saskatchewan: Lessons for Prevention." And it looks  10 like this was published in November of 2021. Is this  11 another article that's listed in your Appendix C?  12 A. Yes, it is.  13 Q. And is this, again, one of the articles that  14 you located regarding fitness clubs?  15 A. Yes. During that search, exactly.  16 MR. WEISS: All right. Let's go to the next  17 one.  18 (Exhibit No. 15, Jang Article marked for  19 identification)  20 Q. Exhibit 15 is titled "Cluster of Coronavirus  21 Disease Associated with Fitness Dance Classes, South  22 Korea." And it looks like it was published in August of  23 2020. Dr. Sauer-Budge, is this another article that was  24 listed on your Appendix C?</p>

<p style="text-align: right;">Page 109</p> <p>1 A. Yes, that's correct.</p> <p>2 Q. And, again, this was an article that you</p> <p>3 located when you were looking for articles about fitness</p> <p>4 clubs?</p> <p>5 A. That is correct.</p> <p>6 Q. Okay. On page 1919, in the bottom of the</p> <p>7 first column, it says, "Characteristics that might have</p> <p>8 led to transmission from the instructors in Cheonan</p> <p>9 include large class sizes, small spaces, and intensity of</p> <p>10 the workouts. The moist warm atmosphere in a sports</p> <p>11 facility coupled with turbulent airflow generated by</p> <p>12 intense physical exercise can cause more dense</p> <p>13 transmission of isolated droplets." Do you see that?</p> <p>14 A. I do.</p> <p>15 Q. Okay. Is it your view that that's outside of</p> <p>16 your expertise?</p> <p>17 A. With regard to the transmission of COVID, yes.</p> <p>18 With regards to the -- what happens to the virus in the</p> <p>19 air under different environmental conditions, then that</p> <p>20 is part of my opinion.</p> <p>21 Q. Okay. And how -- what is your opinion with</p> <p>22 respect to how turbulent airflow within a fitness club</p> <p>23 might affect how the virus is transmitted?</p> <p>24 A. So my opinion isn't necessarily with regards</p>	<p style="text-align: right;">Page 110</p> <p>1 to the airflow, but instead with regards to the, it says</p> <p>2 early in that sentence, "moist and warm atmosphere." So</p> <p>3 with regards to those.</p> <p>4 Q. Okay. And what -- what is your opinion with</p> <p>5 respect to moist and warm atmosphere and how that impacts</p> <p>6 the movement of the virus or the virus in general, if</p> <p>7 you --</p> <p>8 MS. MANZO: Objection to the form.</p> <p>9 A. Yeah, I don't have an opinion on how it</p> <p>10 impacts the movement of the virus. That's related to the</p> <p>11 air flow. But the -- so the data investigating the</p> <p>12 different factors that inactivate SARS-CoV-2 in droplets,</p> <p>13 partially in the air and -- since we're talking about</p> <p>14 air, I'll talk about that as well as -- but on surfaces</p> <p>15 has to do with the rate of evaporation of those droplets</p> <p>16 in the air. And the -- so the more humid the</p> <p>17 environment, that impacts the rate of evaporation; and</p> <p>18 the temperature also impacts the rate of evaporation.</p> <p>19 Separately, the temperature has been studied</p> <p>20 in -- particularly in laboratory environments as to the</p> <p>21 impact of -- on the persistence of SARS-CoV-2. And in</p> <p>22 those studies, higher temperature is correlated with a</p> <p>23 more rapid inactivation of the virus.</p> <p>24 Q. How is humidity correlated with inactivation</p>
<p style="text-align: right;">Page 111</p> <p>1 of the virus?</p> <p>2 A. So most of these studies are done on surfaces.</p> <p>3 And it -- at -- so it's not a linear relationship. It is</p> <p>4 more of a U-shaped relationship. So in the middle zone,</p> <p>5 say 40 to 60 percent relative humidity, is where the</p> <p>6 highest rates of inactivation. So that inactivates</p> <p>7 faster. And then the more humid or the less humid</p> <p>8 outside of those result in slower rates. But that is if</p> <p>9 you keep all of the other factors constant.</p> <p>10 Q. Okay. And the other factors could include</p> <p>11 temperature?</p> <p>12 A. Correct.</p> <p>13 (Exhibit No. 16, Suhs Article marked for</p> <p>14 identification)</p> <p>15 Q. Exhibit 16 looks like an article or a</p> <p>16 manuscript titled "COVID-19 Outbreak Associated with a</p> <p>17 Fitness Center in Minnesota, September to November of</p> <p>18 2020." It looks like it's published in -- this says, at</p> <p>19 the bottom, "The Author(s) 2021. Published by Oxford</p> <p>20 University Press." Is this another article that's cited</p> <p>21 in your Appendix C?</p> <p>22 A. Yes, it is. The journal is the "Clinical</p> <p>23 Infectious Diseases."</p> <p>24 Q. And did you locate this in your -- as part of</p>	<p style="text-align: right;">Page 112</p> <p>1 your search for information regarding fitness clubs?</p> <p>2 A. Yes.</p> <p>3 (Exhibit No. 17, Liu Article marked for</p> <p>4 identification)</p> <p>5 Q. Exhibit 17 is titled "Investigating SARS-CoV-2</p> <p>6 Persistent Contamination in Different Indoor</p> <p>7 Environments." It states that it was available online on</p> <p>8 July 28, 2021. Is this an article that's identified in</p> <p>9 your Appendix C?</p> <p>10 A. Yes.</p> <p>11 Q. Okay. Do you recall what your purpose was for</p> <p>12 listing this article in your Appendix C?</p> <p>13 A. Let me review the abstract briefly.</p> <p>14 Yes. So I included this article because it</p> <p>15 investigates the persistence of SARS-CoV-2 in a number of</p> <p>16 environments. Particularly, it looks at collection of</p> <p>17 samples that from, in this case, I believe it said a</p> <p>18 department store that had been closed for unknown period</p> <p>19 of time and looked for the presence of viral RNA and the</p> <p>20 presence of infectious virus. They tested for both.</p> <p>21 Q. And did it also look at an apartment as well?</p> <p>22 A. Yes, that's correct.</p> <p>23 Q. All right. And when you -- when you use the</p> <p>24 term "persistence," what do you mean by that?</p>

<p style="text-align: right;">Page 117</p> <p>1 they are doing it with controls to try to rule out that</p> <p>2 there was something in the sample that inhibited or</p> <p>3 created a false positive. So, generally, when you're</p> <p>4 saying -- when researchers say that no virus was -- no</p> <p>5 viable virus or no infectious virus was found, they mean</p> <p>6 that it -- there were no signs of infection of those</p> <p>7 cells in the laboratory.</p> <p>8 Q. If you look at page 12 of this article which</p> <p>9 is Exhibit 17.</p> <p>10 A. Okay.</p> <p>11 Q. In the conclusion, it says, "SARS-CoV-2 RNA</p> <p>12 can be detected by RT-PCR 57 days after the last exposure</p> <p>13 in room-temperature environments, much longer than</p> <p>14 previous reports. Doorknobs and toilets, bathrooms, in</p> <p>15 paren, were important positions in COVID-19 control.</p> <p>16 Infectious SARS-CoV-2 can exist for at least 60 days on</p> <p>17 the surface of cold-chain food packages under minus 18</p> <p>18 degrees Celsius. High risk populations of</p> <p>19 cold-chain-related logistic operations such as porters</p> <p>20 require strict prevention and high-level personal</p> <p>21 protection. Even after disinfection, SARS-CoV-2 RNA can</p> <p>22 still be partially detected in the environment. Cleaning</p> <p>23 with water and detergent is an effective way to eliminate</p> <p>24 the persistent existence of RNA fragments on</p>	<p style="text-align: right;">Page 118</p> <p>1 environmental surfaces." Do you see all that?</p> <p>2 A. I do.</p> <p>3 Q. Okay. Does that -- does it look like they</p> <p>4 then did some culturing on the samples that they got from</p> <p>5 the -- from the food packages? Because they say that</p> <p>6 infectious SARS-CoV-2 can exist for at least 60 days.</p> <p>7 A. I am not remembering.</p> <p>8 Q. Because I didn't see that either.</p> <p>9 A. I don't see it. I think that they are</p> <p>10 referring to another study.</p> <p>11 On page 10, it says, "In low temperature</p> <p>12 environments under minus 18 degrees C" -- are you with</p> <p>13 me?</p> <p>14 Q. Yeah.</p> <p>15 A. Okay.</p> <p>16 -- "the infectious virus particle could</p> <p>17 survive longer than an in-room temperature environments"</p> <p>18 And then they reference various articles. So I think</p> <p>19 that they are referring to those.</p> <p>20 Q. Okay. And then when they say, "Cleaning with</p> <p>21 water and detergents is an effective way to eliminate the</p> <p>22 persistent existence of RNA fragments on environmental</p> <p>23 surfaces," I guess my question is why would you even care</p> <p>24 about RNA fragments on environmental surfaces enough to</p>
<p style="text-align: right;">Page 119</p> <p>1 even bother cleaning them?</p> <p>2 A. I find this statement to not make a lot of</p> <p>3 sense because I have no idea why you would care if there</p> <p>4 were RNA fragments on the surface. In real-world</p> <p>5 environments, we are constantly -- humans are constantly</p> <p>6 shedding all sorts of biological material that ends up on</p> <p>7 the surfaces around us. That biological material has RNA</p> <p>8 in it. Also, various viruses have RNA in it which may be</p> <p>9 emitted, not just SARS-CoV-2, but other viruses that are</p> <p>10 RNA-based viruses. Microbes such as bacteria and fungi</p> <p>11 also have RNA in them. And all of these things are</p> <p>12 normally on the surfaces around us. And so it's not</p> <p>13 unusual in any way to find RNA on surfaces. And it's not</p> <p>14 harmful in any way. So I just -- I really don't</p> <p>15 understand the purpose of that statement.</p> <p>16 Q. Okay.</p> <p>17 A. Perhaps -- actually, I'm just thinking now.</p> <p>18 Perhaps what they were implying is that RNA -- we -- we</p> <p>19 know from other studies that SARS-CoV-2 viral RNA can</p> <p>20 persist on surfaces much longer. So if you're doing a --</p> <p>21 much longer, sorry, than infectious virus. So if you</p> <p>22 were doing a study based on viral RNA only, you may</p> <p>23 overestimate -- or likely you will overestimate the</p> <p>24 persistence of infectious virus on those surfaces or</p>	<p style="text-align: right;">Page 120</p> <p>1 under those conditions. So perhaps they're saying --</p> <p>2 they're trying to warn against that. But I can't say for</p> <p>3 sure.</p> <p>4 MR. WEISS: Let's do 15.</p> <p>5 (Exhibit No. 18, Article from CDC COVID-19</p> <p>6 Response Team marked for identification)</p> <p>7 Q. Exhibit 18 is an article titled "Geographic</p> <p>8 Differences in COVID-19 Cases, Deaths, and Incidence --</p> <p>9 United States, February 12 to April 7, 2020." And it was</p> <p>10 published April 17, 2020, by the CDC and the U.S.</p> <p>11 Department of Health and Human Services. Is this an</p> <p>12 article that's referenced in your Appendix C?</p> <p>13 A. Yes, it is.</p> <p>14 Q. And do you recall why you referenced this</p> <p>15 article?</p> <p>16 A. I do not recall specifically. It may have</p> <p>17 been -- it may have been in regards to reading</p> <p>18 Dr. Carnethon's report. And she had mentioned in her</p> <p>19 report certain geographical differences, and so I -- I</p> <p>20 may have reviewed this article in conjunction with</p> <p>21 reviewing her report.</p> <p>22 Q. Okay. Do any of your opinions have to do</p> <p>23 with the geographic prevalence -- the prevalence of</p> <p>24 SARS-CoV-2 or COVID-19 in different geographic areas in</p>

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1 laboratory studies on those types of materials or  
2 real-world studies that may be similar context.

3 Q. If you go to page 164 of your deposition -- of  
4 your trial transcript testimony. So it should say page  
5 161 to 164 at the bottom.

6 A. Okay. On page 164, you said?

7 Q. Yeah.

8 A. Okay.

9 Q. And then on line -- beginning on line 18 and  
10 going to line 20, you say, "Viruses and biological  
11 material are everywhere. It's coating all of the  
12 surfaces around us." Do you see that?

13 A. I do.

14 Q. Okay. And that's still your belief today;  
15 correct?

16 A. Let me just -- it is my belief, but let me  
17 clarify what I meant by that.

18 I didn't mean that every single surface that  
19 you touch will have a specific -- that you investigate  
20 will have a specific virus or a specific biological  
21 material. But rather, as I was describing before, humans  
22 are constantly emitting respiratory droplets or we're --  
23 we're shedding skin cells. We're -- when we touch  
24 things, we leave behind skin oils. There are different

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1 types of microbes all around us. And so, just generally,  
2 when I say "everywhere," I mean around in the  
3 environment.

4 Q. In your average fitness club where people are  
5 working out throughout the day and breathing heavily,  
6 would you be surprised not to find viruses of some sort  
7 or another on surfaces within a gym at any given time?

8 A. Viruses in particular? Many -- many  
9 respiratory viruses, which I think is what you're  
10 referring to when you're saying "breathing," those may  
11 degrade fairly rapidly, and so we may not find infectious  
12 virus. But I would be very surprised if we didn't find  
13 some sort of genetic material from viruses.

14 Q. Does the fact that you find genetic material  
15 for viruses on a surface mean that at some point in time  
16 those -- that viral material was infectious when it was  
17 on the surface?

18 A. No, it doesn't mean that.

19 Q. Why not?

20 A. Because just as a simple example -- there's  
21 complex reasons. Let's see. So to start with, when you  
22 breathe out, the respiratory droplets start to evaporate  
23 and rapidly inactivate many viruses. We already talked  
24 about in this context. So by the time that it lands on

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1 the surface, it may not be infectious.

2 Q. Would it have been infectious at some point  
3 between the time it was exhaled from the individual to  
4 the time it hit the surface?

5 A. Also not necessarily.

6 Q. Okay. Why not?

7 A. Because not all of the genetic material from  
8 the virus that is inside of your body or inside of your  
9 mouth is associated with infectious virus. It can be  
10 understood, at least in part, because your immune system  
11 is working against those viruses, and so they are working  
12 to degrade those viruses. And so you'll have -- you will  
13 still have potentially viral RNA in a sample that -- or,  
14 like, in your body that isn't associated with an  
15 infectious virus anymore.

16 Q. If you go to page 161 of your testimony. So  
17 that would be the -- I guess the top left block.

18 A. Yes.

19 Q. At the -- beginning at line 28, you say, "So  
20 if a new virus had the ability to somehow change the  
21 underlying surface to eat into it or to dissolve it, that  
22 would be a new type of virus and perhaps not even a new  
23 virus. It would be something that was brand new in  
24 biology that's unknown. Certainly, if this was the case,

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1 it would have been reported in the scientific  
2 literature."

3 What were you intending to convey by that  
4 statement?

5 MS. MANZO: Objection to form.

6 A. So, in part, this was in response to a line of  
7 questioning that was focused on whether because viruses  
8 interacting with surfaces hadn't -- in a way that damaged  
9 the underlying surface hadn't been reported, does that  
10 mean that it just hasn't been reported? So it was, in  
11 part, in line with questions -- or to discuss and respond  
12 to questions along those lines.

13 And what I was trying to convey is that it has  
14 been understood for a long time how viruses interact with  
15 inanimate surfaces in terms of the general types of  
16 forces that are involved; and, also, that viruses are  
17 understood, as part of the definition of a virus, that  
18 they are not able to infect inanimate objects. They can  
19 only infect host cells. And so the -- and then outside  
20 of the host cell, they are inert in that they don't  
21 change the environment around them outside of a host  
22 cell.

23 Q. Okay. And when you say "they don't change the  
24 environment around them," what do you mean by that?

33 (Pages 129 to 132)



<p style="text-align: right;">Page 133</p> <p>1 A. Well, so I gave some examples in here such as  2 dissolving a surface or emitting different types of toxic  3 gases or somehow burrowing into a surface would be some  4 examples of things viruses don't do.  5 Q. Okay.  6 MS. MANZO: When we get to a good breaking  7 point.  8 MR. WEISS: We can take a break now. That's  9 fine.  10 THE VIDEOGRAPHER: We are going off the record  11 at 1:59 p.m.  12 (Recess)  13 THE VIDEOGRAPHER: Back on the record at  14 2:14 p.m.  15 (Exhibit No. 20, Sauer-Budge Expert  16 Declaration marked for identification)  17 Q. I've marked as Exhibit 20 "Expert Declaration  18 of Dr. Alexis Sauer-Budge in Support of Defendant  19 Lexington Insurance Company's Opposition to Plaintiff's  20 Motion for Summary Adjudication, and Notice of Motion and  21 Memorandum in Support of Lexington's Cross-Motion for  22 Summary Judgment" in the Santa Ynez Band of Chumash  23 Mission Indians versus Lexington Insurance Company. Do  24 you recognize Exhibit 20 as a declaration that you</p>	<p style="text-align: right;">Page 134</p> <p>1 submitted in the Santa Ynez case?  2 A. Yes.  3 Q. And is that one of the cases that you also  4 gave deposition testimony in?  5 A. Yes.  6 Q. Okay. I don't have any other questions about  7 that one.  8 So part of your opinions in this case involve  9 your view that viruses like SARS-CoV-2 adhere to  10 surfaces; correct?  11 A. By "adhere," you mean -- if you mean they  12 interact with weak intermolecular forces such as van der  13 Waal's electrostatic -- electrostatic interactions and  14 hydrophobic interactions, then -- if that's -- if that's  15 what you mean, then --  16 Q. It is.  17 A. -- yes, they interact that way.  18 Q. And another term used is "adsorb"; correct?  19 As opposed to "absorb" with a b, "adsorb" with a d.  20 A. That is correct. Viruses adsorb, with a d, to  21 inanimate surfaces.  22 Q. And if you were to try to explain what  23 adsorption means to a layperson, how would you explain  24 it?</p>
<p style="text-align: right;">Page 135</p> <p>1 A. Adsorption, with a d, is the process of  2 organic material settling onto a surface, as opposed to  3 absorption, with a b, where it -- the -- the object that  4 we're talking about sinks into or goes into the material.  5 Q. Okay. Does the process of adsorption, with a  6 d, involve a level of the substance, you know, sticking  7 to the surface at all, or is there any aspect of that in  8 the concept of adsorption?  9 A. So "sticking" is -- is not a scientific term.  10 The -- the way that it involves -- I'm trying to answer  11 your question.  12 Q. Yeah, let me ask it differently.  13 When a virus or other biologic material lands  14 on a surface, is there some process by which it is able  15 to stay on the surface and not just, you know, fall off  16 the surface?  17 A. Yes.  18 Q. Okay.  19 A. So when materials interact -- and, in this  20 case, we're talking about a biological material,  21 SARS-CoV-2 -- with an inanimate surface, when they --  22 materials come close together, whether it's the ones I  23 was talking about or just in general, they come together,  24 weak intermolecular forces start to come into play. So</p>	<p style="text-align: right;">Page 136</p> <p>1 as they touch each other, you will have the same types of  2 interactions which are a combination of attractive and  3 repulsive forces. And if a force acts upon it, it's  4 reversible, and you can take them apart. So -- just like  5 I took my two fingers apart here.  6 Q. Okay. And with regard to the SARS-CoV-2  7 virus, you do agree that there is at least some period of  8 time where the SARS-CoV-2 virus can be infectious and be  9 on a surface; correct?  10 A. So whether the virus is infectious on the  11 surface is a function of the environment that it's in.  12 It is possible that it can be.  13 Q. Okay. And do you agree that the primary way  14 by which SARS-CoV-2 virus reaches a surface is through  15 the air?  16 MS. MANZO: Objection to form.  17 A. The way you phrase this is a little bit hard,  18 but if you mean the primary way is through respiratory  19 droplets emitted by a person sick with COVID-19, and then  20 those, at some point, coming in contact with surfaces,  21 that's -- that's the primary way. I agree with that.  22 Q. All right. And to get from the infected  23 person to the surface, they at least have to be in the  24 air for some period of time?</p>



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1 A. Yes, they have to be in -- well, I suppose  
2 unless they're really close to the surface and licking it  
3 or something. I could think of options where that's not  
4 the case.

5 Q. Okay.

6 A. But, generally, yes, those respiratory  
7 droplets need to travel at least some distance through  
8 the air.

9 Q. And do you agree that even if you're able to  
10 clean a virus like SARS-CoV-2 from a surface, as hosts  
11 come in and out of a location, the virus might be  
12 reintroduced onto surfaces; correct?

13 MS. MANZO: Objection to form.

14 A. So I think you're asking if one person comes  
15 in, is sick with COVID, emits virus, and the conditions  
16 are -- allow that virus to be infectious on the surface,  
17 then somebody comes by and disinfects the surface -- the  
18 virus may have already degraded on its own, but somebody  
19 comes by, disinfects the surface, then somebody else  
20 comes in to the exact same spot who is sick with COVID  
21 and, again, breathes onto the surface, there is a  
22 possibility that infectious virus from that second person  
23 can be introduced to that same surface.

24 Q. The studies that have been done of how long --

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1 well, let me ask this. Are you aware of any studies that  
2 have been done in a real-life operating business where  
3 people are coming in and out on a daily basis to test  
4 whether live virus is present as the business is  
5 operating on a daily basis as opposed to just looking at  
6 virus on the surface and looking at it again a number of  
7 days later to see if it's still live but without this  
8 ongoing daily interaction of people coming in and out?  
9 If you get -- if you understand what I'm saying.

10 A. I'm not fully sure, but let me try.

11 Q. Uh-huh.

12 A. The -- I think you're asking about frequency  
13 of sampling? Is that correct?

14 Q. Right. So let's take a fitness club like 24  
15 Hour Fitness.

16 A. Yes.

17 Q. And it's operating -- it might be operating 24  
18 hours a day, seven days a week with people coming in and  
19 out. Are you aware of any tests that attempted to  
20 identify on a -- like, a daily basis the level of virus  
21 that might be present in an operating facility like that  
22 where people are coming in and out all the time?

23 A. Let's see. To be -- there are some studies  
24 which measure or sample from the same general locations

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1 in subsequent periods of time. I'm not aware of any that  
2 do it on -- at a high frequency such as daily or minute  
3 by minute.

4 Q. Okay. So a study that would, you know,  
5 evaluate how long SARS-CoV-2 might persist on a piece of  
6 metal over, you know, some period of time, let's say 20  
7 days, is not really that useful to a business like a gym  
8 where people are coming in and out every hour or half an  
9 hour and some -- and some may be sick and some may have  
10 viruses, and, you know, it might -- how -- you know, for  
11 an operating business, how useful do you think a study is  
12 of the persistence of a virus on a given piece of  
13 material over a period of time?

14 MS. MANZO: Objection to form.

15 A. So, in general, there are two types of studies  
16 which can provide some information that I think has  
17 utility to businesses who are considering operational  
18 choices. The ones where we can measure the persistence  
19 time of a virus, SARS-CoV-2, in -- over time and measure  
20 at -- at, you know, different frequencies -- it could be  
21 hours. It could be minutes. It could be days. Those  
22 are primarily conducted in a laboratory environment  
23 because you can control the various factors that would  
24 impact the persistence time.

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1 So as we already discussed, I believe, a  
2 variety of factors can change those times. And so if you  
3 want to look at persistence time, you need to control  
4 these other factors. And that can primarily be and  
5 possibly only be done in a laboratory.

6 Laboratory studies have limitations into --  
7 with regards to how -- how much you can take that data  
8 and interpret that data and then infer information about  
9 what happens in the real world.

10 So on the other side, you have real-world  
11 studies where you may have people who are sick with  
12 COVID-19 emitting potentially infectious virus. In those  
13 cases, you cannot control when it's emitted, how much it  
14 is emitted, whether it's actually infectious by the time  
15 it gets to a surface. So you can't control those things.  
16 But on the other hand, you can understand if I take  
17 measurements at different places or at a certain time  
18 when a person who is sick in -- in the room is present,  
19 then you can take that information, but you have to  
20 really understand the limitations and the strengths of  
21 both types of studies. I think both have utility in  
22 understanding what happens, but they are different sorts  
23 of experiments.

24 Part of the reason why you can't do a -- the

35 (Pages 137 to 140)

<p style="text-align: right;">Page 141</p> <p>1 type of study that you're asking about is because the --</p> <p>2 you cannot control the amount of virus that is</p> <p>3 introduced. So it would be -- clearly, it would be</p> <p>4 unethical to take infectious SARS-CoV-2 and spray it in</p> <p>5 an operating business. So we can't do that.</p> <p>6 Q. Or bring people that you know are infected</p> <p>7 into the business?</p> <p>8 A. For the same reason. It would be unethical to</p> <p>9 carry out a -- some sort of study like that.</p> <p>10 Q. So the one that we looked at earlier where --</p> <p>11 in the department store where they knew that the</p> <p>12 department store was closed for 57 days, and they went in</p> <p>13 and they found at least viral RNA in -- does that type of</p> <p>14 study have -- in your opinion, have any utility for a</p> <p>15 business like a 24 Hour Fitness who's trying to figure</p> <p>16 out how to operate every day? Because, presumably, they</p> <p>17 would actually be open and operating during those 57 days</p> <p>18 with people coming in and out all the time.</p> <p>19 MS. MANZO: Objection to form.</p> <p>20 A. So I think any utility is -- I think there's</p> <p>21 some utility. I don't know that it provides a</p> <p>22 significant amount of information to inform</p> <p>23 operational -- daily operational choices, that particular</p> <p>24 study.</p>	<p style="text-align: right;">Page 142</p> <p>1 Q. Are you aware of any studies regarding the</p> <p>2 persistence of COVID-19 or the SARS-CoV-2 virus on</p> <p>3 surfaces that would be -- that would provide a</p> <p>4 significant amount of information to inform operational</p> <p>5 or daily operational choices, as you said?</p> <p>6 A. So I think this -- the sum of the laboratory</p> <p>7 data and the real-world studies do provide potentially</p> <p>8 actionable information.</p> <p>9 Q. Okay. And, in your opinion, what actual</p> <p>10 information do they provide?</p> <p>11 A. So I believe that they provide information as</p> <p>12 to the general conditions under which SARS-CoV-2 is more</p> <p>13 likely to remain infectious in an environment; particular</p> <p>14 information about the effectiveness of different</p> <p>15 disinfection chemistries; the -- and then some</p> <p>16 information with regards to distance that you may find --</p> <p>17 you may be able to collect infectious virus or detect</p> <p>18 infectious virus away from somebody who is sick. So</p> <p>19 those, to me, would provide information that would be</p> <p>20 useful. I'm not involved in developing mitigation</p> <p>21 protocols, but I think that that information is useful.</p> <p>22 Q. Okay. Let's go back to Exhibit 8 which is</p> <p>23 your report. Let's see. If you go to page 2, the</p> <p>24 qualifications section.</p>
<p style="text-align: right;">Page 143</p> <p>1 A. Okay. I'm there.</p> <p>2 Q. In paragraph -- in paragraph 2.2, you say,</p> <p>3 "Broadly speaking, my expertise is at the interface of</p> <p>4 biology and materials." Can you explain what you mean by</p> <p>5 that?</p> <p>6 A. Yes. So, generally, I describe it as the</p> <p>7 interface between biology and materials because I'm</p> <p>8 thinking biology, or what I'm trying to explain by</p> <p>9 biology, means living or organic material and how those</p> <p>10 interact with inanimate materials. So that's the</p> <p>11 materials aspect. So the organic or biological materials</p> <p>12 and how those interact with inanimate materials.</p> <p>13 Q. And then if you go to page 4 of your report,</p> <p>14 paragraph 3.2, we're now on the executive summary.</p> <p>15 A. Yes.</p> <p>16 Q. You say, "For reasons explained further below,</p> <p>17 it is my opinion that there is no scientific basis for</p> <p>18 the assertion that SARS-CoV-2 adversely affects the</p> <p>19 surfaces or surrounding air it contacts or that this</p> <p>20 coronavirus remains infectious" -- "infectious after</p> <p>21 either general degradation or disinfection by one of a</p> <p>22 wide range of effective means." Do you see that?</p> <p>23 A. I do.</p> <p>24 Q. Okay. And how do you define what it means for</p>	<p style="text-align: right;">Page 144</p> <p>1 something to "adversely affect" a surface?</p> <p>2 A. So there are a number of different mechanisms</p> <p>3 that potentially could fall under that description. One</p> <p>4 of them would be if there was some sort of chemical</p> <p>5 reaction that changed the underlying material. One could</p> <p>6 be more of a physical mechanism such as creating holes in</p> <p>7 the material that would damage its mechanical stability.</p> <p>8 There could be a material that interacts with it such</p> <p>9 that -- not -- not necessarily that there's a chemical</p> <p>10 reaction, but such that the material is changed in a way</p> <p>11 that -- that makes it no longer useful for the particular</p> <p>12 context, I guess. So I'm thinking of, for example,</p> <p>13 staining. If a dye were -- or bleach were put on a</p> <p>14 material, then there could be a significant stain. And</p> <p>15 if that material was used, I don't know, as clothing, for</p> <p>16 example, you probably wouldn't want to use it anymore.</p> <p>17 Q. Okay. And then when you talk about adversely</p> <p>18 affecting surrounding air, can you explain what you mean</p> <p>19 by that?</p> <p>20 A. Yes. So the -- so air is -- when I refer to</p> <p>21 air, I'm referring to the gaseous material which is</p> <p>22 primarily nitrogen with -- well, 78 percent nitrogen, 21</p> <p>23 percent oxygen, and then 1 percent of everything else.</p> <p>24 That "everything else" includes other gases but also</p>

<p style="text-align: right;">Page 181</p> <p>1 COMMONWEALTH OF MASSACHUSETTS</p> <p>2 ESSEX COUNTY</p> <p>3</p> <p>4 I, DEBORAH J. BATEMAN, Court Reporter and Notary</p> <p>5 Public in and for the Commonwealth of Massachusetts, do</p> <p>6 hereby certify that the witness whose deposition is</p> <p>7 hereinbefore set forth, was duly sworn and that such</p> <p>8 deposition is a true record of the testimony given by the</p> <p>9 witness.</p> <p>10 I further certify that I am neither related to or</p> <p>11 employed by any of the parties in or counsel to this</p> <p>12 action, nor am I financially interested in the outcome of</p> <p>13 this action.</p> <p>14 I witness whereof, I have set my hand and seal</p> <p>15 this 1st day of September 2023.</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20 _____</p> <p>21 Deborah J. Bateman, Notary Public in and</p> <p>22 for The Commonwealth of Massachusetts</p> <p>23 My Commission Expires: November 2, 2023</p> <p>24</p>	<p style="text-align: right;">Page 182</p> <p>1 DEPOSITION ERRATA SHEET</p> <p>2</p> <p>3 Our Assignment No. J10132740</p> <p>4 Case Caption: 24 HOUR FITNESS WORLDWIDE, INC. vs</p> <p>5 CONTINENTAL CASUALTY COMPANY</p> <p>6</p> <p>7</p> <p>8 DECLARATION UNDER PENALTY OF PERJURY</p> <p>9 I declare under penalty of perjury that I have</p> <p>10 read the entire transcript of my Deposition taken in the</p> <p>11 captioned matter or the same has been read to me, and the</p> <p>12 same is true and accurate, save and except for changes</p> <p>13 and/or corrections, if any, as indicated by me on the</p> <p>14 DEPOSITION ERRATA SHEET hereof, with the understanding</p> <p>15 that I offer these changes as if still under oath.</p> <p>16 Signed on the _____ day of</p> <p>17 _____, 2023.</p> <p>18</p> <p>19 _____</p> <p>20 DR. ALEXIS SAUER-BUDGE</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p>
<p style="text-align: right;">Page 183</p> <p>1 DEPOSITION ERRATA SHEET</p> <p>2 Page No. _____ Line No. _____ Change to: _____</p> <p>3 _____</p> <p>4 Reason for change: _____</p> <p>5 Page No. _____ Line No. _____ Change to: _____</p> <p>6 _____</p> <p>7 Reason for change: _____</p> <p>8 Page No. _____ Line No. _____ Change to: _____</p> <p>9 _____</p> <p>10 Reason for change: _____</p> <p>11 Page No. _____ Line No. _____ Change to: _____</p> <p>12 _____</p> <p>13 Reason for change: _____</p> <p>14 Page No. _____ Line No. _____ Change to: _____</p> <p>15 _____</p> <p>16 Reason for change: _____</p> <p>17 Page No. _____ Line No. _____ Change to: _____</p> <p>18 _____</p> <p>19 Reason for change: _____</p> <p>20 Page No. _____ Line No. _____ Change to: _____</p> <p>21 _____</p> <p>22 Reason for change: _____</p> <p>23 SIGNATURE: _____ DATE: _____</p> <p>24 DR. ALEXIS SAUER-BUDGE</p>	<p style="text-align: right;">Page 184</p> <p>1 DEPOSITION ERRATA SHEET</p> <p>2 Page No. _____ Line No. _____ Change to: _____</p> <p>3 _____</p> <p>4 Reason for change: _____</p> <p>5 Page No. _____ Line No. _____ Change to: _____</p> <p>6 _____</p> <p>7 Reason for change: _____</p> <p>8 Page No. _____ Line No. _____ Change to: _____</p> <p>9 _____</p> <p>10 Reason for change: _____</p> <p>11 Page No. _____ Line No. _____ Change to: _____</p> <p>12 _____</p> <p>13 Reason for change: _____</p> <p>14 Page No. _____ Line No. _____ Change to: _____</p> <p>15 _____</p> <p>16 Reason for change: _____</p> <p>17 Page No. _____ Line No. _____ Change to: _____</p> <p>18 _____</p> <p>19 Reason for change: _____</p> <p>20 Page No. _____ Line No. _____ Change to: _____</p> <p>21 _____</p> <p>22 Reason for change: _____</p> <p>23 SIGNATURE: _____ DATE: _____</p> <p>24 DR. ALEXIS SAUER-BUDGE</p>

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